Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 1 of 71

Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under:	
	Chapter 7 Chapter 11	
	Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yours	self	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Melvin	
Write the name that is o		First name
your government-issue picture identification (fo		Middle name
example, your driver's	Robinson	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the truste	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names yo	u	
have used in the la		First name
8 years		
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digit of your Social	ts XXX - XX- 4713	
Security number o federal Individual	r _{OR}	OR
Taxpayer Identification num (ITIN)	9 xx - xx-	9 xx - xx-

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 2 of 71

Debtor 1 Melvin First Name	Robinson Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	420 Home Ave Apt 205-N	If Debtor 2 lives at a different address:
	Number Street	Number Street
	Oak ParkIllinois60302CityStateZip Code	City State Zip Code
	Cook County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 3 of 71

Debtor 1 Melvin		Robinson	Case num	nber (if known)	
First Name	Middle Name	Last Name			
Part 2: Tell the Court Abo	out Your Bankruptcy Case)			
 The chapter of the Bankruptcy Code you are choosing to file under 	Check one. (For a brief des Bankruptcy (Form B2010)). Chapter 7 Chapter 11 Chapter 12 Chapter 13				iduals Filing for
8. How you will pay the fee	more details about ho cashier's check, or more may pay with a credit I need to pay the fee Individuals to Pay You I request that my fee judge may, but is not the official poverty lin	ee when I file my petition ow you may pay. Typically oney order If your attornicated or check with a pre- in installments. If you chaur Filing Fee in Installments be waived (You may recoverequired to, waive your fee that applies to your famon, you must fill out the American with your petition.	r, if you are pa ney is submitti printed addres noose this opt nts (Official Fo quest this opti se, and may do nily size and yo	aying the fee yourself, you ing your payment on you ss. tion, sign and attach the orm 103A). To one only if you are filing for so only if your income ou are unable to pay the	u may pay with cash, ur behalf, your attorney Application for for Chapter 7. By law, a is less than 150% of fee in installments). If
9. Have you filed for bankruptcy within the last 8 years?	V No. Yes. District District District	,	When MM / DD When MM / DD When MM / DD When MM / DD	Case number Case number	
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District		When MM / DD	Relationship to you Case number, if kn	nown
11. Do you rent your residence?	✓ No. Go to lin	obtained an eviction judgm e 12. nitial Statement About an Ev kruptcy petition.			

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 4 of 71

Robinson Debtor 1 Melvin __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 5 of 71

Debtor 1 Melvin Robinson Case number (if known) Case number (if known)

Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling			
		About Debtor 1:		Ab	out Debtor 2 (Sp	oouse Only in a Joint Case):
15.	Tell the court	You must check one:		Yo	u must check one:	
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.		counseling ager	fing from an approved credit ncy within the 180 days before I aptcy petition, and I received a ampletion.
	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			the certificate and the payment plan, eveloped with the agency.
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit ncy within the 180 days before I optcy petition, but I do not have a appletion.		counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			er you file this bankruptcy petition, copy of the certificate and payment
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the		from an approve obtain those se made my reques	ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the
	creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this		requirement, atta- efforts you made unable to obtain i	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
		receive a briefing must file a certifica with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.		receive a briefing must file a certification with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. o, your case may be dismissed.
			he 30-day deadline is granted only mited to a maximum of 15 days.			the 30-day deadline is granted only mited to a maximum of 15 days.
		I am not required counseling beca	d to receive a briefing about credit ause of:		I am not require counseling beca	d to receive a briefing about credit ause of:
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
			I am currently on active military duty in a military combat zone.			I am currently on active military duty in a military combat zone.
		about credit coun	are not required to receive a briefing iseling, you must file a motion for ounseling with the court.		about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Mair Document Page 6 of 71

Debtor 1 Melvin Robinson Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Melvin Robinson Signature of Debtor 1 Signature of Debtor 2 Executed on _ 4/26/2017 Executed on MM / DD / YYYY MM / DD / YYYY

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 7 of 71

Debtor 1 Melvin		Robinson	Case number (if)	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed ur	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice req	uired by 11 U.S.C. § 3	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	. ,			ules filed with the petition is incorrect.
attorney, you do not	· ·	7. 7		, , , , , , , , , , , , , , , , , , ,
need to file this page.	/s/ Megan Holmes		Date	4/26/2017
	Signature of Attorney			M / DD / YYYY
	Megan Holmes			
	Printed name			
	0 11 5			
	Semrad Law Firm Firm name			
	11101 S. Western Av	enue		
	Street			
	.			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phan-	2100274010		
	Contact phone	3128374019	Email address	mholmes@semradlaw.com
	Day accept an		Illinois	
	Bar number		State	

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 8 of 71

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Melvin		Robinson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

П	Check if this is an
	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
	,
. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
Ta. Copy line 35, Total real estate, Ironi Schedule A/B	*************************************
1b. Copy line 62, Total personal property, from Schedule A/B	\$38,024.00
1c. Copy line 63, Total of all property on Schedule A/B	\$38,024.00
at 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$54,824.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	934,624.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	<u>·</u>
	\$53,186.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$108,010.00
Your total liabilities	<u>· · · · · · · · · · · · · · · · · · · </u>
Your total liabilities art 3: Summarize Your Income and Expenses	<u>· · · · · · · · · · · · · · · · · · · </u>
Your total liabilities art 3: Summarize Your Income and Expenses . Schedule I: Your Income (Official Form 106I)	<u>· · · · · · · · · · · · · · · · · · · </u>
Your total liabilities	\$108,010.00
Your total liabilities art 3: Summarize Your Income and Expenses . Schedule I: Your Income (Official Form 106I)	\$108,010.00

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 9 of 71

Debtor 1 Melvin Robinson _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$4,127.47 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 10 of 71

Fill in this	inform	ation to identify your c	ase:					
Debtor 1		Melvin			Robinson			
Debtor I		First Name	Middle N	lame	Last Name			
Debtor 2 (Spouse, if fil	ina)	First Name	Middle N		Look Nove o			
	•	First Name	Middle N	iame	Last Name			
		nkruptcy Court for the:	Northern		District of Illinois (State)			
Case num (If known)	ber							_
Officia	ıl Fo	rm 106A/B						Check if this is an amended filing
Sched	dule	A/B: Prope	rty					12/1
category w responsibl write your	vhere e for s name	you think it fits best. E supplying correct infor and case number (if k	Be as complete a mation. If more s nown). Answer e	nd a pace very	•	people aret to this fo	e filing together, both a orm. On the top of any a	re equally
			•		or Other Real Estate You Own			
		or have any legal or ec o to Part 2	uitable interest i	in an	y residence, building, land, or simi	lar proper	ty?	
ш	Yes. V	Vhere is the property?					5	
1.1				Wh	at is the property? Check all that ap Single-family home	ply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i>
1	Street	address, if available, or	other description	H	Duplex or multi-unit building		Creditors Who Have Cla	ims Secured by Property.
				H	Condominium or cooperative		Current value of the	Current value of the
					Manufactured or mobile home		entire property?	portion you own?
	Numb	per Street			Land		Describe the meture of	f.va.vv avvmavahin
	INGILL	on one			Investment property		Describe the nature o interest (such as fee s	imple, tenancy by
	City	State	Zip Code	L	Timeshare Other		the entireties, or a life	e estate), if known.
				Wh	o has an interest in the property?	Check	Check if this is co	mmunity property
				one				
				늗	Debtor 1 only Debtor 2 only			
				H	Debtor 1 and Debtor 2 only			
					At least one of the debtors and anoth	ner		
				Otl	l her information you wish to add ab	out this ite	em, such as local	
					perty identification number:			
If you	own o	r have more than one, li	st here:	\A/I-	at in the amount of Object all that are	- h .	De wet deduct second	alaine au avenantiana. Dut
1.2				VVI	at is the property? Check all that ap Single-family home	ріу.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i>
	Street	address, if available, or	other description		Duplex or multi-unit building		Creditors Who Have Cla	ims Secured by Property.
				H	Condominium or cooperative		Current value of the entire property?	Current value of the portion you own?
				F	Manufactured or mobile home		——————	——————
	Numb	per Street			Land		Barrellia de la compania	•
	Numb	oli oli eet			Investment property		Describe the nature o interest (such as fee s	
	City	State	Zip Code	L	Timeshare Other		the entireties, or a life	e estate), if known.
	•		·	Wh	o has an interest in the property?	Check	Check if this is co	mmunity property
				one				
					Debtor 1 only Debtor 2 only			
				H	Debtor 2 only Debtor 1 and Debtor 2 only			
				H	At least one of the debtors and anoth	ner		
				Otl	ner information you wish to add ab		em, such as local	
					perty identification number:			

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 11 of 71

Debtor 1	Melvin First Name	Middle Name	Robinson Last Name	Case number	(if known)	
	et address, if available, or of	[Mhat is the property? Check all that a Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own? f your ownership
City	State]]]]	Timeshare Other Who has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ano	ther	Check if this is co (see instructions)	e estate), if known.
	the dollar value of the po ve attached for Part 1. W	rtion you own for a rite that number h	oroperty identification number: all of your entries from Part 1, inclueere.			
Do you ow you own t	hat someone else drives. If ins, trucks, tractors, sport u	equitable interest you lease a vehicle,	t in any vehicles, whether they are ralso report it on Schedule G: Executory cycles	-	-	
3.1	Make Model: Year: Approximate mileage: Other information: 2012 Audi A8L	Audi A8L 2012 65000	Who has an interest in the propone. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and		the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own? \$31275.00
3.2	Make Model: Year: Approximate mileage: Other information: 2008 Pontiac G6	Pontiac G6 2008	Check if this is community prinstructions) Who has an interest in the propone. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own? \$5825.00
			Check if this is community p	property (see		

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 12 of 71

	Melvin First Name	Middle Name	Robinson Last Name	Case number	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions)	ly s and another	the amount of any secu	claims or exemptions. Pured claims on Schedule Lims Secured by Property. Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:	<u>=</u>	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors	ly	the amount of any secu	claims or exemptions. Pured claims on <i>Schedule wims Secured by Property</i> Current value of the portion you own?
		•	r recreational vehicles, other fishing vessels, snowmobiles, r	•		
4.1			Who has an interest in the p	ŕ	Do not deduct secured	claims or exemptions. Po
	Yes		Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is commun	oroperty? Check ly s and another	Do not deduct secured the amount of any secu	
4.1	Yes Make Model: Year: Approximate mileage:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors	broperty? Check ly s and another hity property (see broperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. Pared claims on Schedule

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 13 of 71

Debtor 1 Melvin Robinson Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$360.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$210.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Clothing \$350.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$920.00 for Part 3. Write that number here

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 14 of 71

Debtor 1 Melvin Robinson Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: Capital One \$4.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 15 of 71

Debt	tor 1 Melvin		Robinson	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe	checks, promissory not	es, and money orders.	
21.			, thrift savings accounts	, or other pension or profit-sharing plans	
	✓ No	Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:	mstitution name.		
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:	-		
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	a number of years)	
	✓ No Yes	Issuer name and description:			

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 16 of 71

Debt	or 1 Melvin	Robinson Case number (if known) Middle Name Last Name	
24.		an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition prog	ram.
	_	530(b)(1), 529A(b), and 529(b)(1).	
	✓ No Yes	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
25.		table or future interests in property (other than anything listed in line 1), and rights or powers for your benefit	
	✓ No Yes. Desc	cribe	
26.		pyrights, trademarks, trade secrets, and other intellectual property ternet domain names, websites, proceeds from royalties and licensing agreements	
	✓ No		
	Yes. Desc	cribe	
27.		anchises, and other general intangibles	
	No No	uilding permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	Yes. Desc	cribe	
Mor	ney or prope	erty owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or prope		portion you own? Do not deduct secured
	Tax refunds o	owed to you	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or No Yes. Give about	specific information ut them, including whether	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or No Yes. Give about your	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds or No Yes. Give about your and the	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and and are refunds or ref	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years Local: ort st due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property sett	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ement
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ement \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ement \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and	specific information ut them, including whether already filed the returns the tax years	## solution ## sol
28.	Tax refunds or No Yes. Give about you and	specific information ut them, including whether already filed the returns the tax years	## sportion you own? Do not deduct secured claims or exemptions. ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 #### \$0.00 #### \$0.00 #### \$0.00
28.	Tax refunds or No Yes. Give about you and	specific information ut them, including whether already filed the returns the tax years	## sportion you own? Do not deduct secured claims or exemptions. ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 #### \$0.00 #### \$0.00 #### \$0.00
28.	Tax refunds or No Yes. Give about you and	specific information ut them, including whether already filed the returns the tax years	## sportion you own? Do not deduct secured claims or exemptions. ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 ### \$0.00 #### \$0.00 #### \$0.00 #### \$0.00

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 17 of 71

Deb	tor 1 Melvin		Robinson	Case number (if known)	
	First Name	Middle Name	e Last Name		
31.	Interests in insurance paramples: Health, disabil		ealth savings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insura of each policy and list		Company name:	Beneficiary:	Surrender or refund value:
32.		of a living trust, expect	n someone who has died proceeds from a life insurance polic	y, or are currently entitled to receive	
33.			you have filed a lawsuit or made surance claims, or rights to sue	a demand for payment	
34.	Other contingent and uto set off claims No Yes. Describe	ınliquidated claims o	f every nature, including counterd	claims of the debtor and rights	
35.	Any financial assets yo No Yes. Describe	u did not already list			
36.		-	om Part 4, including any entries fo		\$4.00
Part	_			nterest In. List any real estate in Pa	rt 1.
37.	No. Go to Part 6. Yes. Go to line 38.	/ legal or equitable ii	nterest in any business-related pr	operty?	Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable on No	commissions you al	ready earned		C. G.G. II public
39.	Yes. Describe Office equipment, furni Examples: Business-relat		re, modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, ele	ectronic devices
	Yes. Describe				

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 18 of 71

Deb	tor 1 Melvin	Robinson	Case number (if known)	
	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equipmen	t, supplies you use in business, and tools of your tr	rade	
	✓ No			
	Yes. Describe			
41.	Inventory			
	√ No			
	Yes. Describe			
42.	Interests in partnerships or joi	int ventures		
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them		 , - -	
40.4	Customer lists, mailing lists, or	ather compilations	<u> </u>	
43.	Customer lists, mailing lists, or	other compilations		
	✓ No			
	Yes. Do your lists include pe	ersonally identifiable information (as defined in 11 U.S.C). § 101(41A))?	
	— No			
	No			
	Yes. Describe			
11	Any business-related property	you did not already list		
77.		you are not uncauy not		
	✓ No			
	Yes. Give specific			
	information	-		-
		-		-
		-		
				-
1E A	dd the deller value of all of you	r entries from Bort 5 including any entries for neg	as you have attached	
		r entries from Part 5, including any entries for page		
>				
Part	Describe Any Farm- an	d Commercial Fishing-Related Property Yo	u Own or Have an Interest In.	
	If you own or have an interest in	n farmland, list it in Part 1.		
46.	Do you own or have any legal	or equitable interest in any farm- or commercial fi	shing-related property?	
	No. Go to Part 7.			Current value of the
				ortion you own?
	Yes. Go to line 47.			Oo not deduct secured claims or exemptions
47	Farm animals		O	Loveribrione
77.	Examples: Livestock, poultry, far	m-raised fish		
	_			
	✓ No			
	Yes. Describe			

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 19 of 71

Debt		Robinson	Case number (if known)	
	First Name Middle Name L	ast Name		
48.	Crops-either growing or harvested			
	✓ No			
	Yes. Describe			
	Ц			
49.	Farm and fishing equipment, implements, machinery, fixture	es, and tools of trade		
	No No			
	Yes. Describe			
	Too. Bosonbo			
50.	Farm and fishing supplies, chemicals, and feed			
	No No			
	Yes. Describe			
	Too. Boombo			
51.	Any farm- and commercial fishing-related property you did	not already list		
	No No			
	Yes. Describe			
	Too. Boombo			
50 A	dd the dellar value of all of your entries from Dort 6 includin	a any antrias for nages y	rou have attached	
	dd the dollar value of all of your entries from Part 6, including			
•			L	
Part	7: Describe All Property You Own or Have an Interes	est in That You Did No	ot List Above	
	Do you have other property of any kind you did not already I			
	Examples: Season tickets, country club membership			
	✓ No			
	Yes. Give specific			
	information			
			•	
54. A	dd the dollar value of all of your entries from Part 7. Write the	at number here		<u></u>
Part	8: List the Totals of Each Part of this Form			
i ait	Electric Totals of Edolff art of all of offi			
55. F	Part 1: Total real estate, line 2		>	
56. r	part 2 total vehicles, line 5	\$37100.00		
57 P	art 3: Total personal and household items, line 15			
		\$920.00		
58. P	art 4: Total financial assets, line 36	\$4.00		
59. F	Part 5: Total business-related property, line 45			
60. F	Part 6: Total farm- and fishing-related property, line 52			
	Part 7: Total other property not listed, line 54			
62. 1	Total personal property. Add lines 56 through 61	\$38024.00		+ \$38024.00
			Copy personal property total	
				\$38024.00
63. T	otal of all property on Schedule A/B. Add line 55 + line 62			Ψ0002 τ.00

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 20 of 71

Fill in this infor	rmation to identify your ca	ase:		
Debtor 1	Melvin		Robinson	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number				
, ,	5 4000			Check if this is ar
Official	Form 106C			amended filing
Schedul	e C: The Prop	erty You Clair	n as Exempt	12/18
•	•	·		are equally responsible for supplying correct 6A/B) as your source, list the property that you claim

information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Part 1: Identify the Property You Claim as Exempt							
1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.								
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	You are claiming federal exemptions	s. 11 U.S.C. § 522(b)(2	(2)					
2.	For any property you list on Schedule A/	B that you claim as e	exemp	t, fill in the information below.				
	Brief description of the property and line on Schedule A/B that lists this	Current value of the portion you	Am	ount of the exemption you claim	Specific laws that allow exemption			
	property	own	Che	eck only one box for each exemption.				
		Copy the value from Schedule A/B						
	Brief				735 ILCS 5/12-1001(a)			
	description:	\$350.00	✓	\$350.00				
	Misc. Clothing			100% of fair market value, up to any	-			
	Line from Schedule A/B: 11		ш	applicable statutory limit				
	Brief				735 ILCS 5/12-1001(b)			
	description:	\$360.00	✓	\$360.00				
	Used Furniture		$\overline{}$	100% of fair market value, up to any	-			
	Line from Schedule A/B: 06		Ш	applicable statutory limit				
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every No Yes. Did you acquire the property covery Yes	ry 3 years after that for t	cases	, ,				

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 21 of 71

Debtor 1 Melvin Robinson Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$210.00 description: **✓** \$210.00 Misc. Electronics 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) \$4.00 description: **✓** \$4.00 Savings account, Capital 100% of fair market value, up to any One applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(c); 735 ILCS Brief \$31,275.00 5/12-1001(b) description: **✓** \$0 Audi A8L, 2012, 2012 100% of fair market value, up to any Audi A8L applicable statutory limit Line from Schedule A/B: 03

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 22 of 71

Fill in	this information to identify your car	se:			
Dobto	Makin	Dahinaan			
Debto	or 1 <u>Melvin</u> First Name	Robinson Middle Name Last Name	-		
Debto					
(Spous	e, if filing) First Name	Middle Name Last Name	-		
United	d States Bankruptcy Court for the:	Northern District of Illinois	-		
Case (If know	number _{vn)}	(State)	-		
Off	icial Form 106D				Check if this is a amended filing
Scl	hedule D: Credito	ors Who Have Claims Secu	red by Prop	ertv	12/1
Be as	complete and accurate as possib	le. If two married people are filing together, both are	equally responsible for s	upplying correct info	
	space is needed, copy the Additio and case number (if known).	nal Page, fill it out, number the entries, and attach it	to this form. On the top	of any additional pa	ges, write your
	Do any creditors have claims se	ecured by your property?			
		nit this form to the court with your other schedules. You	have nothing else to rep	ort on this form	
ı,			nave neumig clee to rep	ort off this form.	
	<u> </u>	i below.			
Part					
2.		or has more than one secured claim, list the creditor nan one creditor has a particular claim, list the other creditor	Column A S Amount of claim	Column B Value of	Column C Unsecured
		the claims in alphabetical order according to the creditor's	Do not deduct the value of collateral.	collateral that supports	portion If any
5.4	VAN CREDIT INC		Φ40.404.00	this claim	#0.400.00
2.1	VW CREDIT INC Creditor's Name	Describe the property that secures the claim:	\$40,464.00	\$31,275.00	\$9,189.00
	1401 FRANKLIN BLVD	2012 Audi A8L			
	Number Street	As of the date you file, the claim is: Check all that app Contingent	oly.		
		= '			
	City State ZIP Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	✓ Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secu car loan)	red		
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates	Other (including a right to offset)			
	to a community debt		-		
	Date debt was incurred	Last 4 digits of account number3420	-		
2.2	Santander Consumer USA Creditor's Name	Describe the property that secures the claim:	\$12,360.00	\$5,825.00	\$6,535.00
	14101 MYFORD RD FL 2	2008 Pontiac G6			
	Number Street	As of the date you file, the claim is: Check all that app	oly.		
		Contingent			
	TUSTIN CA 92780 City State ZIP Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	✓ Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only Debtor 1 and Debtor 2 only	An agreement you made (such as mortgage or secu car loan)	red		
	At least one of the debtors	Statutory lien (such as tax lien, mechanic's lien)			
	and another	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)	-		
	Date debt was incurred	Last 4 digits of account number1000			
	Add the dollar value of y here:	our entries in Column A on this page. Write that numb	\$52,824.00		

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 23 of 71

Debte	or 1 Melvin	Robinson	Case n	umber (if known)		
		Middle Name Last Name				
	Additional Page			Column A	Column B	Column C
Pa	After listing any entries on a 2.4, and so forth.	this page, number them beginning wit	th 2.3, followed by	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.3	IRS 1	 Describe the property that secures 	the claim:	\$1,000.00	\$38,024.00	\$0.00
	Creditor's Name	<u></u>	the claim.			
	PO Box 7346 Number Street	All Real and Personal Property As of the date you file, the claim is:	Check all that apply			
	Number Street	Contingent	Offeck all triat apply.			
		= *				
	Philadelphia PA 19101	Unliquidated				
	City State ZIP Code Who owes the debt? Check one.	Disputed				
	Debtor 1 only	Nature of lien. Check all that apply.				
	Debtor 2 only	An agreement you made (such as	mortgage or secured	i		
	Debtor 1 and Debtor 2 only	car loan)				
	At least one of the debtors and another	Statutory lien (such as tax lien, me	echanic's lien)			
		Judgment lien from a lawsuit				
	Check if this claim relates to a community debt	Other (including a right to offset)				
	Date debt was incurred	Last 4 digits of account number				
2.4	Illinois Department of Revenue Creditor's Name	- Describe the property that secures	the claim:	\$1,000.00	\$38,024.00	\$0.00
	100 W Randolph Street Level 7-	All Real and Personal Property				
	425	As of the date you file, the claim is:	Check all that apply.			
	Number Street Bankruptcy Section	Contingent				
	Danki upicy Section	Unliquidated				
	Chicago IL 60601 City State ZIP Code	Disputed				
	Who owes the debt? Check one.	Nature of lien. Check all that apply.				
	✓ Debtor 1 only	An agreement you made (such as	mortagae or secured	i		
	Debtor 2 only	car loan)	mongage or secured	1		
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, me	echanic's lien)			
	At least one of the debtors and	Judgment lien from a lawsuit				
	another	Other (including a right to offset)				
	Check if this claim relates to a community debt	Last 4 digits of account number				
	Date debt was	Last 4 digits of account number				
	Add the dollar value of yo here:	our entries in Column A on this page. V	Vrite that number	\$2,000.00		
		your form, add the dollar value totals f	rom all pages.	\$54,824.00	1	
	Write that number here:	, cacim, ada mo donar fando totalo i	. J a.i. pagooi	Ψ07,024.00		

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 24 of 71

Fill in	n this inforr	mation to identify your c	ase:			
Deb	tor 1	Melvin		Robinson		
		First Name	Middle Name	Last Name		
Deb						
(Spot	use, if filing)	First Name	Middle Name	Last Name		
Unit	ed States Ba	ankruptcy Court for the:	Northern	District of Illinois		
0				(State)		
(If kno	e number own)					
`		orm 106E/F				Check if this is an amended filing
OII	iciai re	Offil 100E/F				
Sc	hedu	ıle E/F: Cre	editors Who	Have Unsec	ured Claims	12/15
othei Form claim the e know	party to a 106A/B) a is that are ntries in th	any executory contracts and on <i>Schedule G: Exe</i> listed in <i>Schedule D:</i> C he boxes on the left. At	s or unexpired leases that cutory Contracts and Un Creditors Who Hold Claim	t could result in a claim. Al expired Leases (Official For s Secured by Property. If m	so list executory contracts or rm 106G). Do not include an ore space is needed, copy t	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
1.	Do any cr	editors have priority ur	secured claims against v	vou?		
٠.		Go to Part 2.	iooodi od oldiillo agaillot j	you.		
	Yes.	30 10 1 0.1 2.				
2.	List all of					

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 25 of 71

Debtor 1 Melvin Robinson Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 **BRYANTSTBK** \$1,563.00 Last 4 digits of account number 0727 Nonpriority Creditor's Name When was the debt incurred? 05/2015 500 E. 60TH STREET Number Street As of the date you file, the claim is: Check all that apply. Contingent SIOUX FALLS South Dakota 57104 Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? **✓** No Yes Capital One 4.2 \$462.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Po Box 30285 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Salt Lake Cty Utah 84130 City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Credit Card Is the claim subject to offset? **✓** No Yes Capital One \$469.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Po Box 30285 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Salt Lake Cty 84130 Utah City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Credit Card Other. Specify _ Is the claim subject to offset? **✓** No Yes

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 26 of 71

 Debtor 1 First Name
 MelVin Middle Name
 Robinson Last Name
 Case number (if known)

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning w	rith 4.5, followed by 4.6, and so forth.	Total claim
4.4	CAPITAL ONE Nonpriority Creditor's Name PO BOX 30253	- Last 4 digits of account number 1293 When was the debt incurred? 08/2014	\$2,544.00
	Number Street	As of the date you file, the claim is: Check all that apply. Contingent	
	SALT LAKE CITY Utah 84130 City State Zip Code Who incurred the debt? Check one. Debtor 1 only	Unliquidated Disputed Type of NONPRIORITY unsecured claim:	
	Debtor 2 only Debtor 1 and Debtor 2 only	Student loans Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt Is the claim subject to offset? No	Other. Specify CreditCard	
4.5	Yes CAPITAL ONE		\$1,526.00
4.5	Nonpriority Creditor's Name P O Box 30253	- Last 4 digits of account number 0630 When was the debt incurred? 08/2014	\$1,320.00
	Number Street	As of the date you file, the claim is: Check all that apply. Contingent	
	Salt Lake City Utah 84130 City State Zip Code	- Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	Yes		
4.6	Chrysler Financial Services Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	3760 Lavista Rd Number Street	When was the debt incurred?n/a	
	Suite 200	As of the date you file, the claim is: Check all that apply. Contingent	
	Tucker Georgia 30084	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Notice	
	Is the claim subject to offset?		
	Yes		

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 27 of 71

 Debtor 1 First Name
 MelVin Middle Name
 Robinson Last Name
 Case number (if known)

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	on Page	
	After listing any entries on this page, number them beginning w	vith 4.5, followed by 4.6, and so forth.	Total claim
4.7	CITI Nonpriority Creditor's Name P.O. BOX 9001037 Number Street	Last 4 digits of account number 6064 When was the debt incurred? 05/2015 As of the date you file, the claim is: Check all that apply.	\$6,133.00
	Louisville Kentucky 40290 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	
4.8	City of Chicago Parking Nonpriority Creditor's Name 121 N. LaSalle St # 107A Number Street Chicago Illinois 60602 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number When was the debt incurred?	\$2,500.00
4.9	DEPT OF ED/NAVIENT Nonpriority Creditor's Name PO BOX 9635 Number Street WILKES BARRE Pennsylvania 18773 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number 0908 When was the debt incurred? 09/2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$17,373.00

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 28 of 71

Debtor 1 Melvin Robinson Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 \$922.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 03/2015 500 EAST 60TH ST N Number Street As of the date you file, the claim is: Check all that apply. Contingent SIOUX FALLS South Dakota 57104 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes 4.11 **FST PREMIER** \$679.00 Last 4 digits of account number 1811 Nonpriority Creditor's Name 900 W DÉLAWARE When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent SIOUX FALLS South Dakota 57104 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes 4.12 Illinois Department of Revenue \$7,000.00 Last 4 digits of account number Nonpriority Creditor's Name 100 W Randolph Street Level 7-425 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated Chicago Illinois 60601 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify ___ 1040 Taxes Is the claim subject to offset?

✓ No Yes

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 29 of 71

Debtor 1 Melvin Robinson Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 \$24,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 7346 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 19101 Philadelphia Pennsylvania City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? **✓** No Yes 4.14 LVNV FUNDING LLC \$998.00 4026 Last 4 digits of account number __ Nonpriority Creditor's Name 04/2016 P.O. Box 52815 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. c/o Jeremy T. McCullough Aldridge Pite Haan, LLP Contingent Georgia 30355 Atlanta Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 UnknownLoanType Other. Specify Is the claim subject to offset? **✓** No Yes LVNV FUNDING LLC 4.15 \$690.00 3200 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 52815 When was the debt incurred? 04/2016 As of the date you file, the claim is: Check all that apply. c/o Jeremy T. McCullough Aldridge Pite Haan, LLP Contingent 30355 Atlanta Georgia Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify 001 UnknownLoanType Is the claim subject to offset? **✓** No

Yes

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 30 of 71

Debtor 1 Melvin Robinson Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Springleaf \$2,500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1500 Mount Zion Rd Ste 105 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 30260 Morrow Georgia City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Loan Is the claim subject to offset? **✓** No Yes 4.17 Travelers Insurance \$1,200.00 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? PB Box 3022 n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Fall River Massachusetts 02722 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Due Is the claim subject to offset? **✓** No

Yes

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 31 of 71

ebtor 1	1 Melvin			Robinson	Case number (if known)
	First Name		Middle Name	Last Name	
art 3:	List Others to	Be Notified /	About a Debt Tha	t You Already Liste	od .
col col cre	lection agency is trying to collect from you for a debt lection agency here. Similarly, if you have more than ditors here. If you do not have additional persons to b RRIS & HARRIS LTD			ebt you owe to someon an one creditor for any o be notified for any d	for a debt that you already listed in Parts 1 or 2. For example, if a ne else, list the original creditor in Parts 1 or 2, then list the y of the debts that you listed in Parts 1 or 2, list the additional debts in Parts 1 or 2, do not fill out or submit this page. Y in Part 1 or Part 2 did you list the original creditor?
	1 W JACKSON BLVD S-400				
		_VD S-400		Line 4.8	of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Claims

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 32 of 71

Debtor 1 Melvin Robinson Case number (if known)

First Na	me Middle Name Last Name							
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim							
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting purposes only. 2	8 U.S.C. §159.				
			Total claims					
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00					
	6b. Taxes and certain other debts you owe the government	6b.	8b. \$0.00					
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00					
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00					
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00					
			Total claims					
Total claims	6f. Student loans	6f.	\$17,373.00					
from Part 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00					
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00					
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$53,186.00					
	Gi Total Add lines of through Gi	e:	\$70,559.00					

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 33 of 71

Fill in this infor	mation to identify your ca	ase:			
Debtor 1	Melvin		Robinson		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number			(-1311-)		

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or comp	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Bogan, Colin Name 420 Home Ave.			Residential Lease, Debtor is Lessee, Yearly Lease
	Number Oak Park City	Street Illinois State	60302 Zip Code	

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 34 of 71

			DC	cument rage	gc 54 01 / I	
Fill in t	this infor	nation to identify your c	ase:			
Debto	r 1	Melvin		Robinson		
Debto	r 2	First Name	Middle Name	Last Name		
	e, if filing)	First Name	Middle Name	Last Name		
United	States B	ankruptcy Court for the:	Northern	District of Illinois		
Case r	number			(State)		
(Check if this	is an
O ((;		- 40011			amended fili	ng
Otti	cial	Form 106H				
Sch	edul	e H: Your Cod	lebtors		1	12/15
the ent known	tries in the control of the control	he boxes on the left. At revery question. ve any codebtors? (If your last 8 years, have you	tach the Additional Page	not list either spouse as a	ry? (Community property states and territories include Arizona, Californ	if
·	No. (Go to line 3.				
			er spouse, or legal equiva	lent live with you at the	ne time?	
		No Yes. In which communit	y state or territory did you	ı live?	Fill in the name and current address of that person.	
		Name of your spouse, f	ormer spouse, or legal equ	ivalent		
		Number Street				
		City	State	Zip Co	Code	
		•	•	•	or if your spouse is filing with you. List the person shown in line 2	

again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 35 of 71

Fill in Abin in	formation to identify	NOUR COOK							
Fili in unis in	formation to identify	your case:							
Debtor 1	Melvin	Middle Name	Robin			_			
Debtor 2	First Name	Middle Name	Last N	iame	1	Che	eck if this is:		
(Spouse, if filing	First Name	Middle Name	Last N	lame)	- 🗆	An amended filing		
United States the:	Bankruptcy Court for	Northern	_ District of III	inois State)			A supplement showing expenses as of the folk		
Case number	-					_	MM / DD / YYYY		
Official	Form 106I						, 55, 1111		
	le I: Your In	come							12/15
responsible information spouse. If m number (if k	for supplying correc about your spouse. I	•	e married ar d your spou	nd n se is	ot filing jo not filing	ntly, and you with you, do	r spouse is living wi not include informa	th you, i tion abo	nclude out your
1. Fill in voi	ur employment		Debtor 1				Debtor 2		
informati		Foods on the later							
-	re more than one job,	Employment status		✓ Employed Not Employed			Employed		
	eparate page with on about additional		☐ Not E	mpio	yea		Not Employed		
employers	S.	Occupation							
	art time, seasonal, or byed work.	Employer's name	Illinois Bel	Illinois Bell Telephone Co 225 W Randolph Street Number Street					
	on may include student	Employer's address	225 W Ra						
	naker, if it applies.		Number St				Number Street		
			Chicago		Illinois	60606			
			City		State	Zip Code	City	State	Zip Code
		How long employed there?	2 years 7	mon	ths			_	
Part 2: Gi	ve Details About N	Nonthly Income							
spouse unle	ss you are separated.	the date you file this form one employer, et to this form.	-		mation for a	-	or that person on the lin	-	_
		ary, and commissions (befo , calculate what the monthly		2.		\$3,629.41	non-filing spouse	_	
3. Estima	te and list monthly over	time pay.		3.		+ \$0.00			
4. Calcula	ite gross income. Add li	ne 2 + line 3.		4.		\$3,629.41			

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 36 of 71

Debtor	1 Melvin First Name	Middle Name	Robinson Last Name	Case nu	mber	(if		
	THST Nume	Wildle Name	Last Name	For Debtor 1		For Debtor 2 or non-filing spouse		
Copy	/ line 4 here		→ 4.	\$3,629.4	1		•	
5. List	all payroll dedu							
5a.	Tax, Medicare,	and Social Security deductions	5a.	\$284.6	<u>1</u>			
5b.	Mandatory con	tributions for retirement plans	5b.	\$0.0	0			
5c. \	Voluntary contr	ibutions for retirement plans	5c.	\$0.0	0			
5d.	Required repay	ments of retirement fund loans	5d.	\$0.0	0			
5e. I	Insurance		5e.	\$0.0	0			
5f. [Domestic suppo	rt obligations	5f.	\$0.0	0			
5g.	Union dues		5g.	\$2.1	7			
5h.	Other deductio	ns. Specify: Healthcare	5h.	+ \$125.6	<u>7</u> +			
6. Add +5h.	the payroll ded	uctions. Add lines 5a + 5b + 5c + 5d + 5e +	5f + 5g 6.	\$412.4	<u>5</u>			
7. Calc	ulate total mon	thly take-home pay. Subtract line 6 from lin	e 4. 7.	\$3,216.9	6			
8. List	all other incom	e regularly received:						
I	<mark>business, profes</mark> Attach a stateme	nt for each property and business showing						
	gross receipts, oi the total monthly	rdinary and necessary business expenses, an net income.	d 8a.	\$517.2	5			
8b.	Interest and div	ridends	8b.	\$0.0	0			
	Family support dependent regu	payments that you, a non-filing spouse, or	r a					
		spousal support, child support, maintenance at, and property settlement.	e, 8c.	\$0.0	0			
8d.	Unemployment	compensation	8d.	\$0.0	0			
8e. \$	Social Security		8e.	\$0.0	0			
I c u r	nclude cash assi cash assistance tl	ent assistance that you regularly receive stance and the value (if known) of any non- nat you receive, such as food stamps (benefit mental Nutrition Assistance Program) or s	s 8f.	\$0.0	0			
8a.	Pension or retir	rement income	8g.	\$0.0	_			
		ncome. Specify: Pro-rated Tax Refund	8h.	+ \$249.0	0 +			
		e Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h. 9.	\$766.2			7	
10 Cald	culate monthly	income. Add line 7 + line 9.	10.	\$3,983.2	=		IJ] ₌	\$3,983.21
		e 10 for Debtor 1 and Debtor 2 or non-filing s		Ψ0,900.2				ψ0,303.21
Inclu frien	ude contributions ds or relatives.	ular contributions to the expenses that you s from an unmarried partner, members of you mounts already included in lines 2-10 or and	r household, yo	our dependents, your r				
Spec	cify:	·					11. +	\$0.00
							Ī	
		the last column of line 10 to the amount in the Summary of Schedules and Statistical States					12.	\$3,983.21
								Combined monthly income
13. Do	you expect an i	ncrease or decrease within the year after	you file this fo	orm?				
✓	Yes. Explain:	Debtor is a self employed tax preparer. Only	has two month	s of income they are p	ro-rate	ed to yearly income.		

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 37 of 71

Debtor 1Melvin		Robi	nson		Case number (if			
First Name	Middle Name	Last	Name		known)			
Official Form 1061. Addition	onal page.							
8a.Net income from rental property a	and from operating	a business, pı	ofession, or	farm				
8a.1 Self Employed Tax Preparer		Debtor 1	Debtor 2					
Gross receipts (before all deductions	5)	\$2,246.25						
Ordinary and necessary operating ex	kpenses	-\$1,729.00						
Net monthly income from a busines farm	s, profession, or	\$517.25		Copy here	\$517.25		_	

Official Form 106l Schedule I: Your Income page 3

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 38 of 71

		Docu	iment Page 38 of 71			
Fill in this infor	mation to identify	y your case:				
Debtor 1	Melvin		Robinson			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng	
United States E	Bankruptcy Court	for the: Northern [District of Illinois (State)	A supplement sl expenses as of		etition chapter 13 ate:
Case number (If known)				MM / DD / YYYY		
Official	Form 10	6J				
Schedul	e J: Your	Expenses				12/15
information. If (if known). Ans						
1. Is this a joi	nt case?					
✓ No. Go	to line 2					
Yes. D	oes Debtor 2 live	e in a separate household?				
	No					
	Yes. Debtor 2	must file Official Forms 106J-2, Experi	ses for Separate Household of Debt	or 2.		
2. Do you hav	e dependents?	No				
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2 Child	Dependent's age	Does deperment with you?	ndent live
					Yes.	
			Child	21 years	☐ No. ✓ Yes.	
					✓ Yes.	
expenses o	penses include f people other	✓ No				
than yourself an dependent	-	Yes				
Part 2: Esti	mate Your Ong	going Monthly Expenses				
_	of a date after th	your bankruptcy filing date unless y e bankruptcy is filed. If this is a sup		•	-	
	•	h non-cash government assistance luded it on Sc <i>hedule I: Your Incom</i> e	-		,	Your expenses
	or home owner or the ground or k	ship expenses for your residence. In ot. 4.	clude first mortgage payments and		4.	\$900.00
If not inc	uded in line 4:					
4a. Real e	state taxes				4a	\$0.00
4b. Prope	rty, homeowner's	, or renter's insurance			4b.	\$0.00

\$0.00

\$0.00

4c.

4d.

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 39 of 71

 Debtor 1 First Name
 MelVin Middle Name
 Robinson Last Name
 Case number (if known)

First Name	Middle Name I	Last Name		
				Your expenses
5. Additional mortgage payments for	your residence, such as hon	ne equity loans	5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural gas			6a.	\$210.00
6b. Water, sewer, garbage collection			6b.	\$75.00
6c. Telephone, cell phone, Internet,	satellite, and cable services		6c.	\$170.00
6d. Other. Specify:			6d	\$0.00
$7.\ \textbf{Food and housekeeping supplies}$			7.	\$400.00
8. Childcare and children's education	n costs		8.	\$600.00
9. Clothing, laundry, and dry cleaning	g		9.	\$28.00
10. Personal care products and serv	ices		10.	\$25.00
11. Medical and dental expenses			11.	\$0.00
12. Transportation. Include gas, main Do not include car payments	tenance, bus or train fare.		12.	\$125.00
13. Entertainment, clubs, recreation	, newspapers, magazines, ar	nd books	13.	\$0.00
14. Charitable contributions and reli	gious donations		14.	\$0.00
15. Insurance. Do not include insurance deducted	from your pay or included in lin	nes 4 or 20.		
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$300.00
15d. Other insurance. Specify:			15d	\$0.00
16. Taxes. Do not include taxes deduc	ted from your pay or included i	n lines 4 or 20.		
Specify:		<u></u>	16	\$0.00
17. Installment or lease payments:			10	
17a. Car payments for Vehicle 1			17a	\$900.00
17b. Car payments for Vehicle 2			17b	\$0.00
17c. Other. Specify:			17c	\$0.00
17d. Other. Specify:			17d	\$0.00
18. Your payments of alimony, main	enance, and support that yo	ou did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Y	•	•	18.	
19.Other payments you make to sup	port others who do not live v	vith you.		
Specify:		 .	19.	\$0.00
	included in lines 4 or 5 of th	iis form or on Schedule I: Your Income.	22	**
20a. Mortgages on other property			20a	\$0.00
20b. Real estate taxes.	torlo incuranco		20b	\$0.00
20c. Property, homeowner's, or ren			20c	\$0.00
20d. Maintenance, repair, and upker	•		20d	\$0.00
20e. Homeowner's association or co	onaominium aues		20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 40 of 71

Debtor 1 Melvi			Robinson	Case number (if known)		
First N	lame	Middle Name	Last Name			
21. Other. Spe	cify:				21	\$0.00
	your monthly expens	ses.				\$3,733.00
	ies 4 through 21.					\$0.00
. ,	` , , ,	,, ,,	from Official Form 106J-2			\$3,733.00
22c. Add lir	ie 22a and 22b. The re	esult is your monthly exp	enses.		22.	
23. Calculate	our monthly net inco	ome.				
23a. Copy	ine 12 (your combined	d monthly income) from S	Schedule I.		23a	\$3,983.21
23b. Copy	your monthly expenses	s from line 22 above.			23b	\$3,733.00
		ses from your monthly in	icome.			\$250.21
The re	sult is your monthly ne	et income.			23c	
			oan within the year or do yonodification to the terms of			

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 41 of 71

Fill in this infor	mation to identify your c	ase:			
Debtor 1	Melvin		Robinson		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
			(State)		
Case number (If known)					

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below							
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
	✓ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and						
×	/s/ Melvin Robinson	*						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 4/26/2017	Date						
	MM/DD/YYYY	MM/DD/YYYY						

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 42 of 71

Fill in this	information to identify	(0) 11 00001				
FIII IN THIS	information to identify	our case:				
Debtor 1	Melvin First Name	Middle	Robinsor Name Last Nam			
Debtor 2	First Name	ivildale	Name Last Nam	e		
Spouse, if fil	ling) First Name	Middle	Name Last Nam	e		
Jnited Sta	ates Bankruptcy Court fo	r the: Northern	District of Illino (Stat			
Case num If known)	nber					
Offici	al Form 107	,				Check if this is amended filing
		=	for Individuals	Filing for Bank	kruptcy	12
			narried people are filing arate sheet to this form			
ıumber (i	if known). Answer ev	ery question.				
Part 1:	Give Details About	our Marital Status	and Where You Lived	Before		
1. Wh	at is your current mari					
	at is your current mair	tai status?				
		tai status?				
□	Married Not married	tai status?				
□	Married Not married		e other than where you liv	ve now?		
2. Dur	Married Not married ring the last 3 years, ha		e other than where you liv	ve now?		
□	Married Not married ring the last 3 years, ha	ive you lived anywher	e other than where you liv st 3 years. Do not include v			
	Married Not married ring the last 3 years, ha	ive you lived anywher	·			
	Married Not married ring the last 3 years, ha	ive you lived anywher	·			Dates Debtor 2 lived there
	Married Not married ring the last 3 years, ha No Yes. List all of the place	ive you lived anywher	at 3 years. Do not include v	where you live now.		
	Married Not married ring the last 3 years, have the last 4 years, ha	ive you lived anywher	at 3 years. Do not include v	where you live now. Debtor 2: Same as Debtor 1		there
	Married Not married ring the last 3 years, ha No Yes. List all of the place	ive you lived anywher	pates Debtor 1 lived there	where you live now. Debtor 2:		there Same as Debtor 1
	Married Not married ring the last 3 years, have the last 4 years, ha	ive you lived anywher	Dates Debtor 1 lived there	where you live now. Debtor 2: Same as Debtor 1		there Same as Debtor 1 From
2. Dur	Married Not married ring the last 3 years, have the last 4 years, ha	ees you lived anywher	Dates Debtor 1 lived there	where you live now. Debtor 2: Same as Debtor 1	Zip Code	there Same as Debtor 1 From
	Married Not married ring the last 3 years, have the last 4 years and 1 years and	ees you lived anywher	Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street	Zip Code	there Same as Debtor 1 From
	Married Not married ring the last 3 years, have the last 4 years, have the last 4 years and 1 years and	ees you lived anywher	Dates Debtor 1 lived there From To	Mhere you live now. Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
2. Dur	Married Not married ring the last 3 years, have the last 4 years and 1 years and	ees you lived anywher	Dates Debtor 1 lived there From To	Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	there Same as Debtor 1 From To
2. Dur	Married Not married ring the last 3 years, have the last 4 years, have the last 4 years and 1 years and	ees you lived anywher	Dates Debtor 1 lived there From To	Mhere you live now. Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From
2. Dur	Married Not married ring the last 3 years, have the last 4 years, have the last 4 years and 1 years and	zes you lived anywher	Dates Debtor 1 lived there From To	Mhere you live now. Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	·	there Same as Debtor 1 From To Same as Debtor 1 From

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 43 of 71

Case number (if known)

Robinson

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$21719.65 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$59438.14 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$75768.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

Debtor 1 Melvin

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 44 of 71

Debtor 1 Melvin Robinson __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 45 of 71

or 1	Melvin			Ro	binson	Case number	(if known)
	First Name		Middle Name	La	st Name		
nsi corp age	thin 1 year before you filed for bankruptcy, or siders include your relatives; any general partners reporations of which you are an officer, director, lent, including one for a business you operate as ch as child support and alimony.			s; relatives of any person in control	general partners; par , or owner of 20% o	rtnerships of which y r more of their voting	you are a general partner; g securities; and any managing
✓	No						
	Yes. List all pay	ments to	an insider.	Dates of	Total amount	Amountwou	December this navment
				payment	paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No	_	aranteed or cosigne	•	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name				<u> </u>		
	Number Street						
	City	State	Zip Code				

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 46 of 71

Debtor 1 Melvin Robinson Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property \$0 Chrysler Financial Services Creditor's Name Explain what happened 3760 Lavista Rd Number Street Property was repossessed. Suite 200 Property was foreclosed. Tucker Georgia 30084 Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 47 of 71

Debt	tor 1 Melvin	Robinson	Case number (if known)	
	First Name Middle Name	Last Name		
11.	accounts or refuse to make a payment because y		pank or financial institution, set off any am	ounts from your
	Yes. Fill in the details.			
		Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name	-		
	Number Street	-		
		_ Last 4 digits of account	number: XXXX-	
	City State Zip Code	-		
12.	Within 1 year before you filed for bankruptcy, was appointed receiver, a custodian, or another officia		possession of an assignee for the benefit of	of creditors, a court-
	✓ No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, di	d you give any gifts with a t	otal value of more than \$600 per person?	
	No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift	-		
	Number Street	-		
	City State Zip Code	-		
	Person's relationship to you			
	Person to Whom You Gave the Gift	-		
		-		
	Number Street	-		
	City State Zip Code	-		
	Person's relationship to you			

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 48 of 71

Debtor 1	Melvin	Robinson Case num	ber (if known)	
	First Name Middle Name	Last Name		
14. Wi	thin 2 years before you filed for bankruptcy, o	lid you give any gifts or contributions with a tot	al value of more than \$600	to any charity?
~	1 No			
F	】 】Yes. Fill in the details for each gift or contrib	ution		
	res. Fill in the details for each girt or contrib	uuon.		
	Gifts or contributions to charities	Describe what you contributed	Date you	Value
	that total more than \$600		contributed	
	Charity's Name	_		
	chang a riama			
	Number Street			
	Number Street			
	City State Zip Code	_		
	Only State Zip Gode			
art 6:	List Certain Losses			
 .				-
5. Wi	thin 1 year before you filed for bankruptcy or	since you filed for bankruptcy, did you lose any	thing because of theft, fire,	other disaster, or
ga	mbling?			
_	l No			
✓				
	Yes. Fill in the details.			
	Describe the property you lost and	Describe any insurance coverage for the	e loss Date of your	Value of property
	how the loss occurred	Include the amount that insurance has paid	_	lost
		pending insurance claims on line 33 of School	edule	
		A/B: Property.		
Part 7:	List Certain Payments or Transfers			
	No			
✓	Yes. Fill in the details.			
		Description and value of any property	Date payment	Amount of
		transferred	or transfer	payment
			was made	
	Semrad Law Firm	Attorney's Fee - 350.00	3/7/2017	\$350.00
	Person Who Was Paid			
	11101 S. Western Avenue	_		
	Number Street			
	01: 00040	-		
	Chicago Illinois 60643	<u> </u>		
	City State Zip Code			
	Email or website address	_		
	Za. or wobolic address			
	Person Who Made the Payment, if Not You	_		
	•			
	Person Who Was Paid	<u> </u>		
	1 010011 WITO Was I ala			
		_		
	Number Street	_		
		_		
	Number Street			
		<u> </u>		
	Number Street City State Zip Code			
	Number Street			
	Number Street City State Zip Code			

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 49 of 71

Debt		Melvin First Name	Middle Name	Robinson Last Name	Case number (if known)		
17.	help	hin 1 year before you filed for p you deal with your creditors not include any payment or trans	or to make paymen	ts to your creditors?	r behalf pay or transfer	any property to a	nyone who promised to
	Ш	Yes. Fill in the details.		Description and value of any transferred	/ property	Date payment or transfer was made	Amount of payment
		Person Who Was Paid Number Street					
		City State	Zip Code				
18.	the Incl	hin 2 years before you filed for ordinary course of your busin ude both outright transfers and transfers that you have already long. No Yes. Fill in the details.	ess or financial affai transfers made as sect	rs? urity (such as the granting of a s			
		Too. I iii ii i die dotalle.		Description and value of any property transferred		y property or ceived or debts pa	Date transfer was made
		Person Who Received Transfer Number Street					
		City State Person's relationship to you	Zip Code				
		Person Who Received Transfer Number Street					
		City State Person's relationship to you	Zip Code				
19.	ben	hin 10 years before you filed for leficiary? ese are often called asset-protect		ou transfer any property to a	self-settled trust or sim	ilar device of whic	ch you are a
	✓	No Yes. Fill in the details.		Description and only of the			Pete
				Description and value of th	e property transferred		Date transfer was made
		Name of trust					

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 50 of 71

Debtor 1 Melvin Robinson Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 51 of 71

Robinson Debtor 1 Melvin Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 52 of 71

Deb		Melvin			R	obinson	Cas	se number <i>(ii</i>	fknown)		
		First Name		Middle Name	La	ast Name					
26.	Hav	e you been a part	y in any judio	cial or administr	ative proce	eeding under	any environmer	ntal law? In	clude settler	ments and ord	ers.
	H	Yes. Fill in the def	taile								
	ш	res. I ill ill the de	ialis.								6 1
					Court or ac	gency		Nature	of the case		Status of the case
		Case title									Guoo
											Pending
					Court Name						
		Case number			NumberStre	et					On appeal
		Caco nambor									Concluded
					City	State	Zip Code				
		Cive Deteile Al	V)i		- 4- A D					_
Pan	t 11:	Give Details Al	Joul Your E	business or Co	nnection	S to Arry Du	siness				
27	Wi+l	nin 4 years before	you filed for	hankruntev die	l vou own a	husiness or	have any of the	following c	onnections t	o any husines	e?
21.	WILI	iiii 4 years belore	you lifed for	bankruptcy, die	i you own a	business or	nave any or the	ionowing c	onnections t	o any busines	5:
		A sole propri	etor or self-e	employed in a tra	ade, profes	sion, or othe	r activity, either f	full-time or p	oart-time		
		A member of	f a limited liab	oility company (L	LC) or limit	ed liability pa	artnership (LLP)				
		A partner in a			,	•	,				
		—	•	anaging executiv	e of a corn	oration					
		_		of the voting or e	-		noration				
		An owner or	at least 570 t	or the voting or e	quity secur	illes of a cor	poradori				
	$\overline{\mathbf{A}}$	No. None of the a	above applie	s. Go to Part 12							
	Ħ	Yes. Check all tha	at apply abo	ve and fill in the	details belo	ow for each b	ousiness.				
	_						ure of the busine	ess	Employer I	dentification	number Do not
					2000		aro or the buome	,,,,			number or ITIN.
									EIN:		
		Business Name							LIIV.		
		N							Datas busi		
		Number Street			Name	o of account	ant or bookkeep	nor.	Dates busi	ness existed	
		City	State	Zip Code		e oi account	ant or bookkeep	Jei	_	-	
		City	State	Zip Code					From	10	
					Desc	rihe the nati	ure of the busine	266	Employer I	dentification	number Do not
					D C30	inde the nati	are or the busine	,00			number or ITIN.
									EIN:		
		Business Name							LIIV.		
		N			_				Datas busi		
		Number Street			Name	a of account	ant or bookkeep	ner .	Dates busi	ness existed	
		City	State	Zip Code		e oi account	ant or bookkeep	Jei	_	-	
		City	State	Zip Code					From	To	
					Desc	rihe the nati	ure of the busine	200	Employer I	dentification	number Do not
					Desc	TIDE LITE HALL	are or the busine	733			number or ITIN.
									EINI:	-	
		Business Name			_				EIN:		
					_						
		Number Street							Dates busi	ness existed	
		-			Name	e of account	ant or bookkeep	oer			
		City	State	Zip Code					From	To	

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 53 of 71

Debt	tor 1 Melvin			Robinson	Case number (if known)
	First Name		Middle Name	Last Name	
28.	creditors, or	s before you filed foother parties. In the details below.		ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	_			Date issued	
				Date Issued	
	Name			MM/DD/YYYY	
				_	
	Number	Street			
	City	State	7in Codo	_	
	City	State	Zip Code		
Part	12: Sign Be	elow			
t	rue and corre	ct. I understand tha ase can result in fi	nt making a false sta nes up to \$250,000,	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of Debte			Signature of Debtor 2
					Date
		Date 4/26/2017			Suid
	Did you attach	additional pages t	o Your Statement of	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
	No No				
L	≚				
L	Yes				
	Did you pay or	agree to pay some	one who is not an at	torney to help you fill out b	ankruptcy forms?
Į.	√ No				
ן נ	Yes. Name	of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 54 of 71

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Melvin Robinson		Case No.				
_	Debtor			(If known)			
			Chapter	Chapter 13			
	DISCLOSURE OF	COMPENSATIO	N OF ATTORNEY F	OR DEBTOR			
1.		ne year before the filing of the	tify that I am the attorney for the abo e petition in bankruptcy, or agreed to olation of or in connection w ith the	be paid to me, for services			
	For legal services, I have agreed to	accept		\$4,000.00			
	Prior to the filing of this statement	I have received		\$350.00			
	Balance Due			\$3,650.00			
2.	The source of the compensation pa	aid to me was:					
	Debtor	Other (specify)				
3.	The source of the compensation pa	aid to me is:					
	✓ Debtor	Other (specify)				
4.	I have not agreed to share the members and associates of my	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.					
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.						
5.		n return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;					
	b. Preparation and filing of an	y petition, schedules, stateme	ents of affairs and plan which may b	pe required;			
	c. Representation of the debt	or at the meeting of creditors	and confirmation hearing, and any	adjourned hearings thereof;			
	d. Representation of the debte	or in adversary proceedings a	nd other contested bankruptcy mat	ters;			
6.	By agreement with the debtor(s), the	e above-disclosed fee does r	not include the following services:				
		CERTIFIC	CATION				
	certify that the foregoing is a comp tor(s) in this bankruptcy proceedings		ent or arrangement for payment to n	ne for representation of the			
	4/26/2017		/s/ Megan Holmes				
	Date		Signature of Attorney				
			Semrad Law Firm				
			Name of law firm				

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 56 of 71

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 57 of 71

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	4/26/2017		
Signed: /s/ Melvi	in Robinson Wella		
		/s/ Megan Holmes	Medita
Debtor(s)	Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 64 of 71

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Robinson, Melvin Debtor(s)	Case No	Case No		
	Desica(s)	Chapter.	Chapter13		
	VERIFIC	ATION OF CREDITOR MAT	TRIX		
Ti knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tr	rue and correct to the best of their		
Date:	4/26/2017	/s/ Robinson, M Robinson, Melvi Signature of Del	in		

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 65 of 71

VW CREDIT INC 1401 FRANKLIN BLVD LIBERTYVILLE, IL, 60048

DEPT OF ED/NAVIENT PO BOX 9635 WILKES BARRE, PA, 18773

Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth, TX, 76161

CITI P.O. BOX 9001037 Louisville, KY, 40290

CAPITAL ONE P O Box 30253 Salt Lake City, UT, 84130

BRYANTSTBK 500 E. 60TH STREET SIOUX FALLS, SD, 57104

LVNV FUNDING LLC PO Box 10587 Greenville, SC, 29603

FNCC 500 EAST 60TH ST N SIOUX FALLS, SD, 57104

FST PREMIER 900 W DELAWARE SIOUX FALLS, SD, 57104

IRS 1 PO Box 7346 Philadelphia, PA, 19101

Illinois Department of Revenue 100 W Randolph Street Level 7-425 Bankruptcy Section Chicago, IL, 60601

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 66 of 71

Chrysler Financial Services 3760 Lavista Rd Suite 200 Tucker, GA, 30084

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Travelers Insurance 8525 120th Ave. NE, Suite 200 Kirkland, WA, 98033

Capital One 10 S LaSalle suite 2000 c/o Blatt, Hasenmiller Chicago, IL, 60603

Springleaf 1500 Mount Zion Rd Ste 105 Morrow, GA, 30260

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 67 of 71

Debtor 1 Melvin First Name	Robin: Middle Name Last N.		number (if known)	
	estions for Reporting Purposes			
16. What kind of debts do you have?	 16a. Are your debts primarily con "incurred by an individual print." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily bus money for a business or investigation. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you over the primarily con the line 17. 	marily for a personal, fami siness debts? Business of stment or through the ope	ily, or household purpose." debts are debts that you incurred to eration of the business or investment.	o obtain
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	 ✓ No. I am not filing under Chapter ✓ Yes. I am filing under Chapter 7. Dexpenses are paid that funds ✓ No. ✓ Yes. 	Oo you estimate that after an	ny exempt property is excluded and a te to unsecured creditors?	dministrative
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,00 More than 100,	0
19. How much do you estimate your assets to be worth?	☑ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 m \$10,000,001-\$50 r \$50,000,001-\$100 \$100,000,001-\$50	million \$1,000,000,000 million \$10,000,000,000	1-\$10 billion 11-\$50 billion
^{20.} How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ☑ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 m \$10,000,001-\$50 r \$50,000,001-\$100 \$100,000,001-\$50	million	I-\$10 billion)1-\$50 billion
Part 7: Sign Below				
I have examined this petition, and I declare under penalty of perjury that the in correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible of title 11, United States Code. I understand the relief available under each chounder Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is out this document, I have obtained and read the notice required by 11 U.S.C. I request relief in accordance with the chapter of title 11, United States Code, I understand making a false statement, concealing property, or obtaining mon			r proceed, if eligible, under Chapte ole under each chapter, and I choose resone who is not an attorney fred by 11 U.S.C. § 342(b). ted States Code, specified in this por obtaining money or property by	r7, 11,12, or 13 se to proceed to help me fill petition.
	connection with a bankruptcy case of both. 18 U.S.C. §§ 152, 1831, 1519		3250,000, or imprisonment for up to signature of Debtor 2	:0 20 years, or
	Signature of Debtor 1 Executed on 4/26/2017 MM / DD / YY	Photografi vivi vo vivi viviooo Moonig Reen koonigarii aadalkee keel	Executed onMM / DD / YYYY	

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 68 of 71

Fill in this information to identify your case:					
Debtor 1	Melvin		Robinson		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois		
Case number (If known)			(State)		

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	1: Sign Below					
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?					
The state of the s	▽ No					
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				
Armino V. V. Villance of Voltalia . V.						
	Under penalty of perjury, I declare that have read the summary that they are true and correct	and schedules filed with this declaration and				
×	/s/ Melvin Robinsol Signature of Debtor 1	Signature of Debtor 2				
	Date 4/26/2017 MM/DD/YYYY	Date				

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 69 of 71

Debtor 1			Robinson	Case number (fknown)
	First Name	Middle Name	Last Name	
	thin 2 years before you fi editors, or other parties.	nent to anyone about your business? Include all financial institutions,		
	No Yes. Fill in the details be	elow.		
			Date issued	
	Name		MM/DD/YYYY	_
	Number Street			
	Number Sueet			
	City Sta	te Zip Code	•	
Part 12:	Sign Below			
true	and correct. I understan	d that making a false statin fines up to \$250,000 pc	ement, concealing prop	ments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of	Debtor 1	Control Control and an annual section and an	Signature of Debtor 2
	Date 4/26/20	017		Date
Did y	you attach additional pag	jes to Your Statement of F	inancial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
<u> </u>	No Yes			
Did y	ou pay or agree to pay s	omeone who is not an atto	orney to help you fill out	t bankruptcy forms?
	No			
Ö	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 70 of 71

Debt	or 1 Melvin		Robinson	Case number (if known)						
pan	First Name	Middle Name	Last Name							
16.	Calculate the median family income that applies to you. Follow these steps:									
	16a. Fill in the state in	which you live.	Illinois							
	16b. Fill in the number	of people in your household.	3							
		family income for your state and siz	e of		\$75,454.00					
	household using the link spe	cified in the separate instructions for		d a list of applicable median income amounts, go online nay also be available at the bankruptcy clerk's office.						
17.	How do the lines compare?									
,	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).									
	U.S.C. § 132		eck box 2, Disposable income is determined under 11 sable Income (Official Form 122C-2). On line 39 of that							
Part	Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)									
18.	Copy your total avera	ge monthly income from line 11.			\$4,127.47					
19.	Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.									
	19a. If the marital adjus		-\$0.00							
	19b. Subtract line 19	9b. Subtract line 19a from line 18.								
20.	Calculate your curren	it monthly income for the year. F	ollow these steps:							
	20a. Copy line 19b.				\$4,127.47					
	Multiply by 12 (th		x 12							
	20b. The result is your	orm.	\$49,529.64							
	20c. Copy the median	family income for your state and siz	e of household from	line 16c.	\$75,454.00					
21.	How do the lines compare? Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4.									
Part	4: Sign Below									
	·	_	_							
	By signing here, I declare under penalty of periody that the information on this statement and in any attachments is true and correct.									
	× /s/ Melvin Robinson									
	Signature of D	ebtor 1	_	Signature of Debtor 2						
	Date 4/26/20	17		Date						
	MM/DD			MM/DD/YYYY						
If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.										

Case 17-13114 Doc 1 Filed 04/26/17 Entered 04/26/17 17:00:08 Desc Main Document Page 71 of 71

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

	Debtor(s)	Case No		
		Chapter.	Chapter13	
	VERIF	ICATION OF CREDITOR MAT	RIX	
. Ti knowledge	he above named Debtors hereby ver e.	ify that the attached list of creditors is tr	ue and correct to the best of their	
Date:	4/26/2017	/s/ Robinson, Ma	in all Ca	and the second second
		Robinson, Melvi		